

FIG. 1 is a block diagram of a payment system architecture. The diagram shows a Merchant (12) connected to a Merchant Host (14) via a dashed line. The Merchant Host is connected to the Internet (22). An On-Line Customer (18) is also connected to the Internet. The Internet is connected to an Independent Sales Organization (20) and an Acquirer Bank (21). The Acquirer Bank is connected to a Payment Gateway (16). The Payment Gateway is connected to a Front End Systems/Authorization Center (24). The Front End Systems/Authorization Center is connected to a Back End Settlement Network (26). The Back End Settlement Network is connected to an Acquiring Bank (28) and an Issuing Bank (30). A dashed line also connects the Merchant Host to the Payment Gateway.

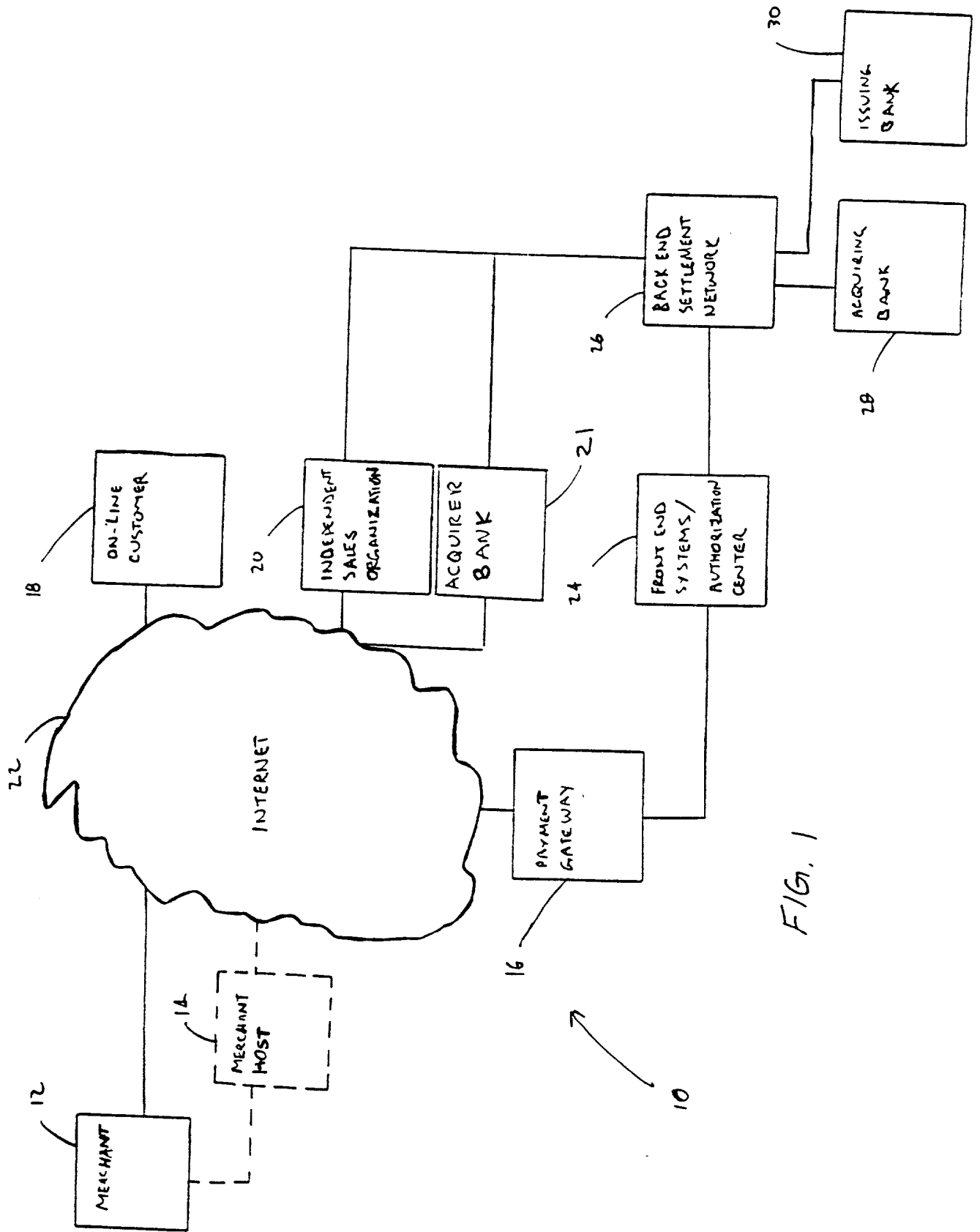


FIG. 1

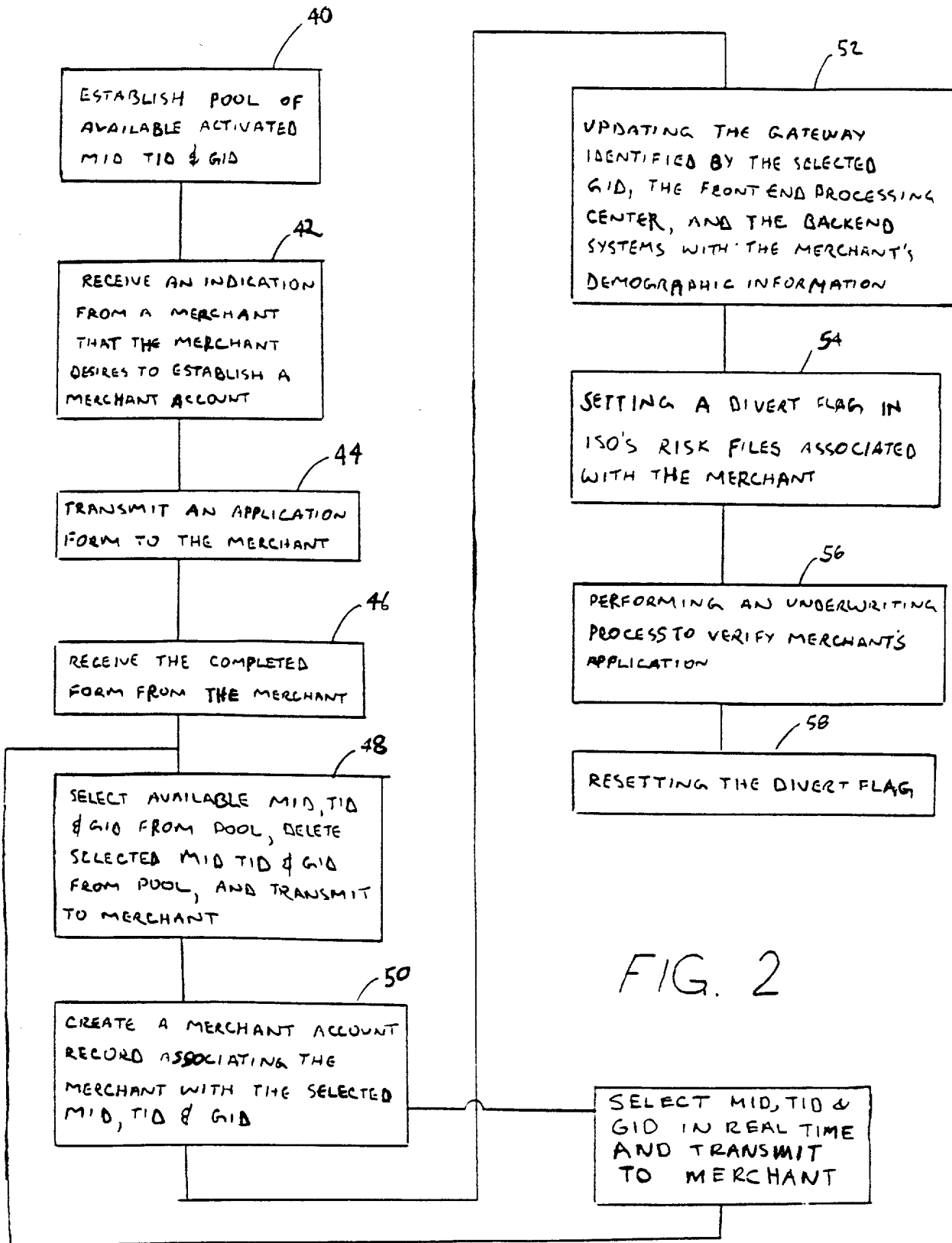


FIG. 2

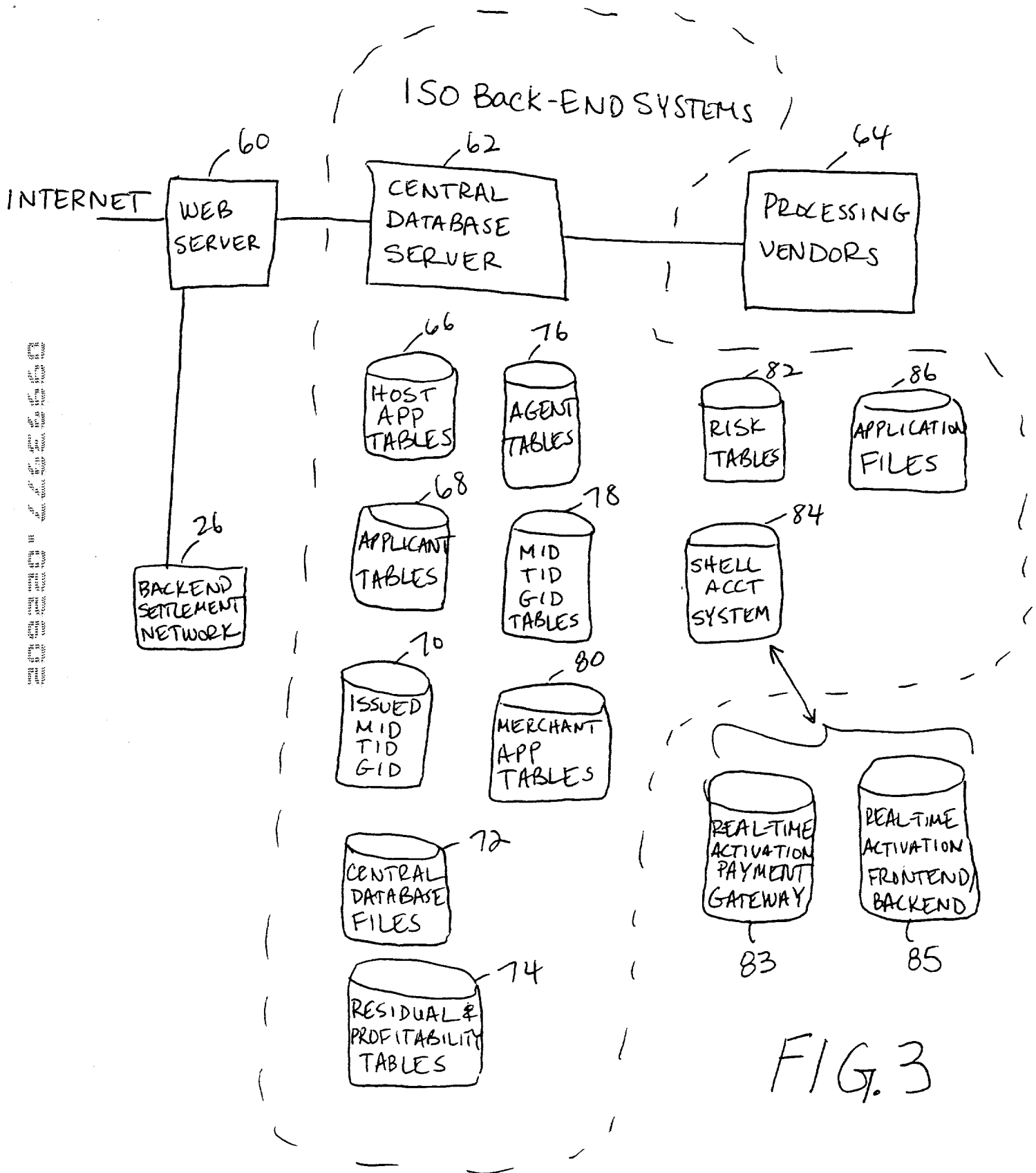
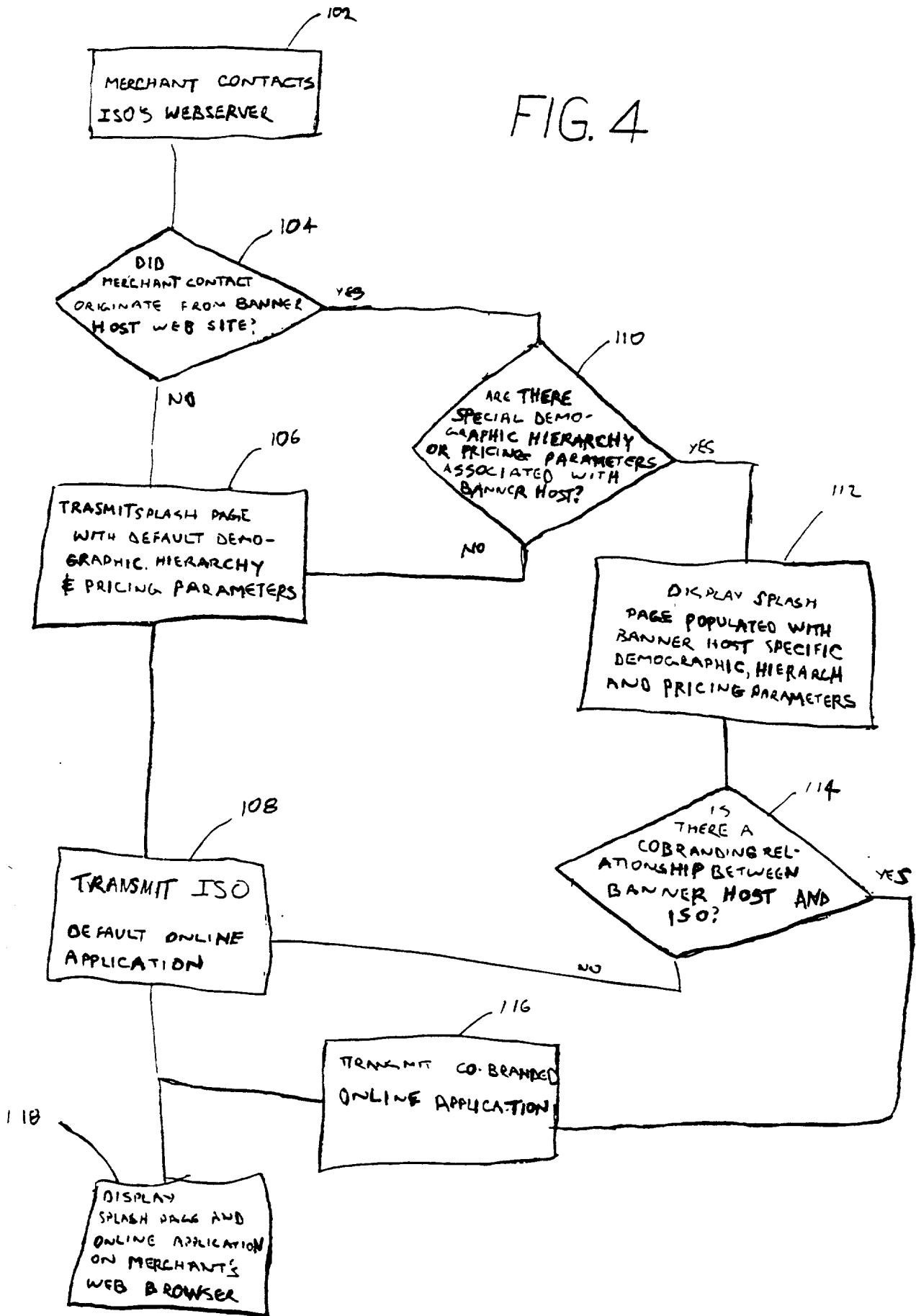


FIG. 3

FIG. 4



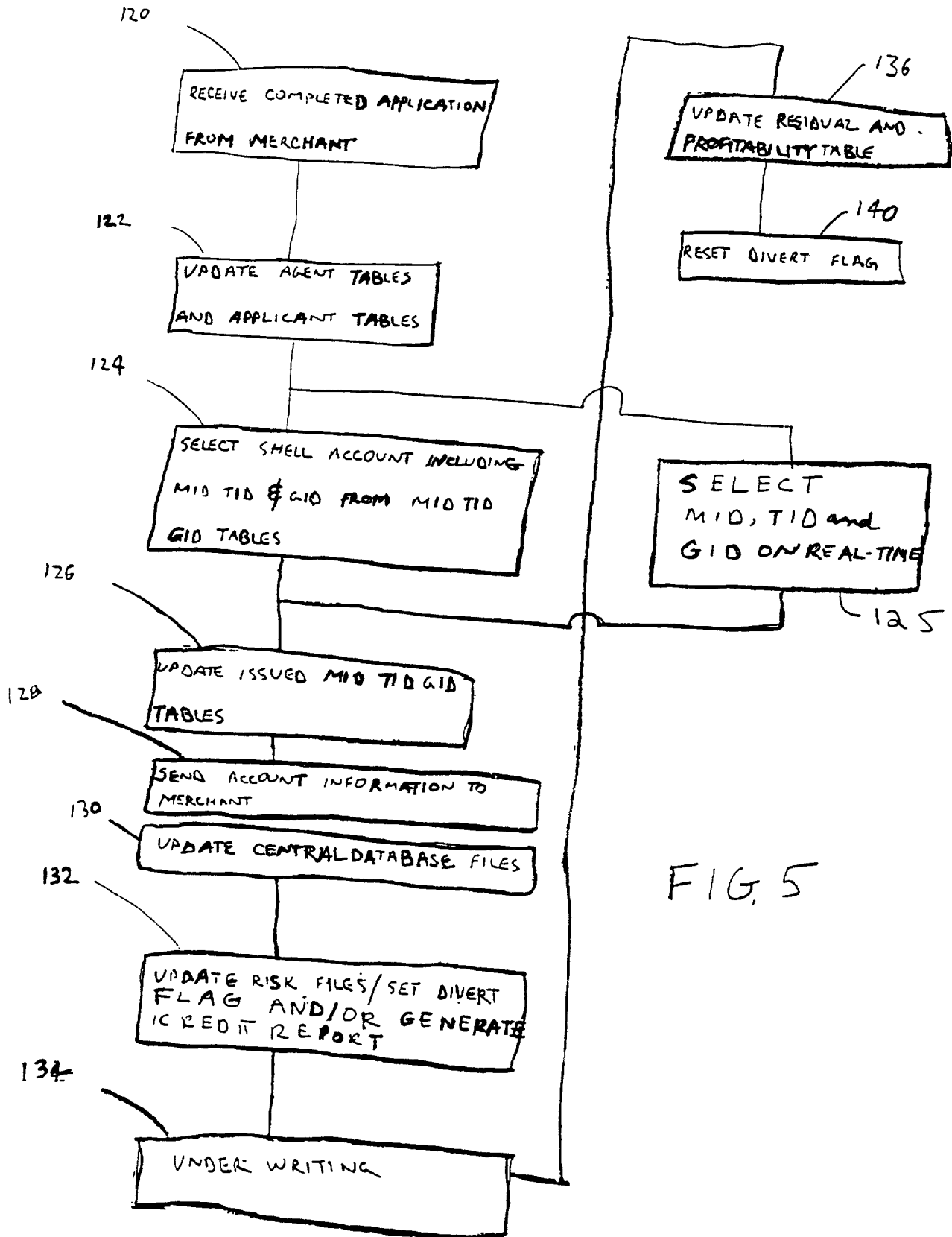


FIG. 5

Doing Business As Name (1)

Company Legal Name (if different from DBA) (1)

Location Address (1)

Mailing / Billing Address (if different from DBA)

City (1)

City

State

Zip

Country (1)

Select State

USA

State

Zip

Country

Select State

Phone Number

Phone Number

Fax Number

Fax Number

Website (1)

http://

Email (1)

## MERCHANT PROFILE

Business Open Date (1)

(U.S. 01/01/2000)

Expected Annual Card Sales (1) (1)

Federal Tax ID (1)

Expected Average Ticket (1) (1)

Type of Goods / Services Sold (1)

Maximum Ticket (1)

Next Step >>

FIG. 6

FIG. 7

### Congratulations!

Your Merchant Account is now active. You can begin enjoying the benefits of accepting credit cards now!

Please keep the following important information for your records:

Merchant ID:	123445
Gateway ID:	525234523
Login Serial Number:	345345
Merchant Support Line:	888.780.2777
Call Center:	800.990.2265

You must sign and fax a printed copy of your Merchant Services Application along with a copy of a voided check to our Application Department at 888.232.1766 immediately.

As soon as we receive your signed Merchant Services Application, we can forward your transaction dollars into your business checking account.

Your application has been forwarded to our Underwriting Department for final review. In the event any additional information is needed, you will be contacted before funds are ACH'd into your checking account.

Should you have any questions, or if you received this message in error, please e-mail us at or call us at